FORTY-FIRST
ANNUAL REPORT

THE WORKERS' COMPENSATION BOARD

PRINCE EDWARD ISLAND

FOR THE YEAR ENDED DECEMBER 31

1989

90-05281/

REPORT
OF THE
WORKERS' COMPENSATION BOARD

February 28, 1990

Hon. Roberta Hubley
Minister of Labour
P.O. Box 2000
Charlottetown, P.E.I.
C1A 7N8

Honourable Minister:

The Workers' Compensation Board of Prince Edward Island has the honour to present its Forty-First Annual financial report and statistical tables for the year ended December 31, 1989.

On Friday, April 21, 1989 the Honourable Wayne Cheverie, Minister of Labour, announced a ministerial committee to review the Workers' Compensation Act and Regulations. Also to review the policies and practices of the Board as well as the structure of the Workers' Compensation Board. The committee was given eighteen (18) months to do the review and report to the minister. The committee's report is expected in May or June of 1990.

With the increase in the number of workers and employers having coverage under the Act, the workload has increased greatly in all departments in the past year and the Board members wish to acknowledge the support of the staff and appreciate their contribution of service to the workers and employers.

In July, 1989 Ronald McKeigan was appointed commissioner to replace Arthur Brown whose term had expired.

Respectfully submitted,

Arthur J. MacDonald, Chairman
Arthur Howard, Vice-Chairman
Ron McKeigan, Commissioner

SUMMARY OF BENEFIT CHANGES SINCE 1949

Maximum earnings basis of Compensation

2,500.00 to December 31, 1955
2,700.00 effective January 1, 1956
3,000.00 effective April 12, 1958
4,000.00 effective January 1, 1962
5,000.00 effective January 1, 1963
6,000.00 effective January 1, 1970
7,000.00 effective January 1, 1974
8,000.00 effective January 1, 1975
9,000.00 effective January 1, 1976
12,000.00 effective January 1, 1977
15,000.00 effective April 18, 1980
16,000.00 effective July 1, 1982
17,000.00 effective January 1, 1983
19,000.00 effective January 1, 1986
20,000.00 effective January 1, 1987
22,000.00 effective January 1, 1988
23,000.00 effective January 1, 1989

Percentage of earnings for computation of Compensation

66 2/3% to 75%
effective in 1951

Widow's/Widower's Pension

50.00 to December 31, 1961

65.00 effective January 1, 1962

75.00 April 1, 1966

All Pensions were increased to $75.00 effective April 1, 1967, to $100.00 effective April 1, 1971, to $150.00 effective April 1, 1974, to $250.00 effective April 1, 1976, to $300.00 effective January 1, 1979 to $350.00 effective April 1, 1982 and to $450.00 effective April 1, 1985.

On a fatal injury to a worker, a special Widow's lump sum allowance of $200.00 is paid. Effective June 25, 1970 this allowance was increased to $400.00 and to $500.00 effective July 12, 1978.

Thereafter the monthly pension is paid.

The Widow's re-marriage allowance was increased from $240.00 to $600.00 effective April 13, 1960, to $900.00 effective June 25, 1970, to $1,200.00 effective April 14, 1972, to $4,200.00 effective April 1, 1982 and to $5,400.00 effective April 1, 1985.

Children's Pension

12.50 per month to March 17, 1955
15.00 per month effective March, 18, 1956
20.00 per month effective April 5, 1957
25.00 per month to age 21 effective April 7, 1966

All pensions were increased to $25.00 effective April 1, 1967 to $30.00 effective January 1, 1973, to $40.00 effective April 1, 1974, to $50.00 effective April 1, 1977 to $60.00 effective January 1, 1979 to $75.00 effective April 1, 1982 and to $100.00 effective April 1, 1985.

Burial Expenses

150.00 to March 17, 1955
200.00 effective March 18, 1955
300.00 effective April 13, 1960
400.00 effective June 25, 1970
500.00 effective July 12, 1978
900.00 effective April 1, 1985

A further 300.00 is provided for transportation of the body.

Waiting Period

Original Act, waiting period of 7 days
4 days effective 1951
1 day effective 1962

AUDITOR'S REPORT

To the Members of the Board

We have examined the balance sheet of The Workers' Compensation Board of Prince Edward Island as at December 31, 1989 and the statements of revenue and expenditure and deficit and changes in financial position for the year then ended. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as we considered necessary in the circumstances.

In our opinion these financial statements present fairly the financial position of the Board as at December 31, 1989 and the results of its operations and the changes in its financial position for the year then ended in accordance with generally accepted accounting principles applied, after giving retroactive effect to the changes as described in Notes 1(a) and 6, on a basis consistent with that of the preceding year.

Charlottetown
Prince Edward Island

DOANE RAYMOND
Chartered Accountants

January 19, 1990

TABLE 1
THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
BALANCE SHEET
DECEMBER 31, 1989

ASSETS

	1989	1988
Cash	$ 391,546	$ 97,726
Assessments receivable (Note 2)	1,287,160	1,061,362
Deposit accounts	126,786	205,374
Accrued interest on investments	582,795	593,005
Investments, at cost (approximate market value $23,500,000)	23,805,922	21,845,694
Land, building, and equipment (Note 3)	468,647	410,782
	$26,662,856	$24,213,943

LIABILITIES, RESERVES AND ACCUMULATED CLASS DEFICIT

Assessment refunds	$ 59,122	$ 63,452
Deposit accounts	12,589	29,546
Pension fund liability (Note 4)	20,481,204	22,736,670
Estimated liability for outstanding claims (Note 5)	5,382,000	1,950,000
Reserves		
Disaster	1,000,000	1,000,000
Stabilization	401,022	401,022
Accumulated class deficit	(673,081)	(1,966,747)
	$26,662,856	$24,213,943

ON BEHALF OF THE BOARD

..... Chairman

..... Secretary

TABLE 1A
THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
STATEMENT OF RESERVES
YEAR ENDED DECEMBER 31, 1989

	1989	1988
DISASTER		
Balance, beginning of year	$1,000,000	$1,000,000
Add:		
Transfer from assessments		
Balance, end of year	$1,000,000	$1,000,000
STABILIZATION		
Balance, beginning of year	$ 401,022	$ 401,022
Less:		
Transfer from assessments		
Balance, end of year	$ 401,022	$ 401,022

TABLE 2
THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
STATEMENT OF REVENUE AND EXPENDITURE
YEAR ENDED DECEMBER 31, 1989

	1989	1988
Revenue		
Assessments on employers	$ 9,074,037	$ 7,664,929
Investments	1,071,335	670,048
Interest on assessments receivable	198,099	6,311
	10,343,471	8,341,288
Expenditure		
Accident claims		
Compensation for temporary total disability	3,368,104	3,303,763
Lump sum payments for permanent partial disability	243,668	224,360
Medical aid	1,366,776	1,354,302
Hospital maintenance	832,457	670,561
Pensions for permanent disability	3,892,562	3,001,316
Funeral expenses	5,100	2,900
Widow's allowances	2,500	1,000
Rehabilitation	305,942	214,303
	10,017,109	8,772,505
	326,362	(431,217)
Administration (page 14)	1,200,766	1,120,812
	(874,404)	(1,552,029)
Decrease in pension fund liability (Note 4)	5,600,070	
Increase in estimated liability for outstanding claims (Note 5)	(3,432,000)	
Excess revenue (expenditure) transferred to accumulated class balances	$1,293,666	$(1,552,029)

TABLE 3
THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
STATEMENT OF CHANGES IN FINANCIAL POSITION
YEAR ENDED DECEMBER 31, 1989

	1989	1988
Cash provided from (used for)		
Operations		
Excess revenue (expenditure)	$1,293,666	$(1,552,029)
Depreciation	66,207	61,142
Loss on disposal of fixed assets	41,497	3,618
Gain on disposal of investments	(362,381)	(1,055,346)
	1,038,989	(2,542,615)
Changes in		
Assessments receivable	(225,798)	(55,351)
Deposit accounts and assessment refunds	57,301	(52,626)
Accrued interest on investments	10,210	(135,240)
Pension fund liability	(2,255,466)	3,614,812
Estimated liability for outstanding claims	3,432,000	
	2,057,236	828,980
Investing		
Proceeds from		
Sale and maturity of investments	35,441,927	23,168,476
Automobiles		12,500
Furniture and equipment	5,000	9,701
Purchase of		
Investments	(37,039,774)	(24,112,143)
Automobiles	(13,008)	(37,600)
Furniture and equipment	(132,799)	(97,017)
Building additions	(24,762)	
	(1,763,416)	(1,056,083)
Cash provided (used)	293,820	(227,103)
Cash		
Beginning of year	97,726	324,829
End of year	$ 391,546	$ 97,726

TABLE 4
THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 1989

1. Accounting policies

(a) Change in accounting policies

(1) With effect from January 1, 1989 the Board retroactively changed its policy of recording interest earned on investments to the accrual basis from the cash basis of accounting. This change has increased the excess of revenue over expenditure for 1989 by $57,854.

(2) With effect from January 1, 1989 the Board retroactively adopted the policy of recording a provision for unbilled assessments to provide for revised assessments based on the average difference of actual to estimated payroll for the two years prior to the current year. Previously no provision had been made in the financial statements. This change has increased the excess of revenue over expenditure for 1989 by $81,324.

(b) Assessment revenue

At the beginning of each year an assessment is levied on employers by applying industry assessment rates to their estimated payrolls. At year end, this assessment revenue is adjusted based on the average difference of actual to estimated payrolls for each class for the two years prior to the current year.

(c) Investments

(1) Investments are recorded at cost at the time of acquisition. Gains or losses on investments are recognized in the year of disposition. In cases where it is felt that a permanent impairment in value has occurred, the investment is written down to current market value and the write-down charged against investment income.

(2) Investment income is allocated to the pension fund liability on the basis of the actual yield earned on the investment portfolio. The remaining balance is prorated to the classes.

(d) Administration expenditures

These expenditures are prorated to classes 6 to 9 at a percentage of the total claims paid and administered in 1989 on the employer's behalf, whether the claims were applicable in 1989 or prior years. The other classes share the balance of administration expenditures in the ratio that the revenue and cost of accidents in each class bear to the total of those five classes.

(e) Depreciation

Depreciation of fixed assets is recorded as follows: building on the straight line basis at 2 1/2%, furniture and equipment on the declining balance basis at the rates of 10% and 20%, and automobiles at 30%.

THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 1989

1. Accounting policies (cont'd)

   (f) Liability for pension fund awards

   This liability represents amounts set aside to provide for future payments on established pension awards. It is the Board's policy to have an independent actuarial valuation of the liability for pensions performed at least every three years. Such a valuation was performed for the year ended December 31, 1988, and the liability has been adjusted in 1989 to reflect the results of this valuation.

   (g) Estimated liability for outstanding claims

   This liability represents the estimated amount required to meet future payments in respect of 1989 and prior years' injuries. The estimated liability has been calculated using the total claims paid in 1989 relative to prior years' injuries. It is the Board's intention to have an independent actuarial valuation of the estimated liability performed in 1990 and reviewed at least every three years thereafter.

2. Assessments receivable

	1989	1988
Outstanding assessments	$ 604,841	$ 466,391
Allowance for doubtful accounts	(29,705)	(35,729)
	575,136	430,662
Provision for unbilled assessments	712,024	630,700
	$1,287,160	$1,061,362

Estimated assessments for 1989 will be revised in 1990 on the basis of actual payroll returns filed by employers. A provision for unbilled assessments has been made to reflect these anticipated revisions.

3. Land, building, and equipment

		1989			1988
	Rate	Cost	Accumulated Depreciation	Net Book Value	Net Book Value
Land		$ 8,000		$ 8,000	$ 8,000
Building	2 1/2%	268,086	110,557	157,529	139,474
Furniture and Fixtures	10% & 20%	435,483	164,322	271,161	204,969
Automobilies	30%	70,909	38,952	31,957	58,339
		$782,478	$313,831	$468,647	$410,782

THE WORKERS' COMPENSATION BOARD OF PRINCE EDWARD ISLAND NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 1989

4. Pension fund liability

	1989	1988
Balance, beginning of year	$22,736,670	$19,121,858
Add:		
Capitalized value of awards	3,354,540	2,514,713
Allocation of investment income	1,818,568	2,671,963
	27,909,778	24,308,534
Deduct:		
Payment to pensioners	1,828,504	1,571,864
Decrease in liability arising from 1988 actuarial valuation	5,600,070	
	7,428,574	1,571,864
Balance, end of year	$20,481,204	$22,736,670

The decrease in the pension fund liability arising from the 1988 actuarial valuation has been included in income and allocated to the classes on the basis of actual awards since the last valuation in 1983.

5. Estimated liability for outstanding claims

	1989	1988
Balance, beginning of year	$1,950,000	$1,950,000
Provision for outstanding claims	3,432,000	
Balance, end of year	$5,382,000	$1,950,000

The provision for outstanding claims has been deducted from income and allocated to the classes based on the average of claims paid in 1987, 1988, and 1989.

THE WORKERS' COMPENSATION BOARD OF PRINCE EDWARD ISLAND NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 1989

6. Adjustments of prior years

(1) A change in the Board's accounting policy to record a provision for unbilled assessments has resulted in the deficit at January 1, 1989 being decreased by $630,700. Of this amount, $239,000 is applicable to 1988 and has been added to assessment revenue and deducted from excess of expenditure over revenue for that year. The remaining amount of $391,700 is applicable to years prior to January 1, 1988 and the balance of the deficit at that date has been adjusted accordingly.

(2) A change in the Board's accounting policy to record interest earned on investments on the accrual basis rather than the cash basis has resulted in the deficit at January 1, 1989 being decreased by $447,116. Of this amount, $5,476 is applicable to 1988 and has been added to investment income and deducted from the excess of expenditure over revenue for that year. The remaining amount of $441,640 is applicable to years prior to January 1, 1988 and the balance of the deficit at the date has been adjusted accordingly.

7. Comparative figures

Certain of the 1988 comparative figures have been restated to conform with the financial statement presentation adopted for 1989.

TABLE 5
THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
STATEMENT OF REVENUE AND EXPENDITURE AND DEFICIT BY CLASS
YEAR ENDED DECEMBER 31, 1989

	Class 1 Mining	Class 2 Forest Products	Class 3 Manufacture and Sale	Class 4 Construction
Revenue				
Assessments on employers	$ 100	$ 111,844	$ 3,995,893	$ 2,475,892
Investment income	23,965			924,246
Interest on assessments receivable		3,056	99,721	68,388
Recovery of administration expenses				
	24,065	114,900	4,095,614	3,468,526
Expenditure				
Accident claims				
Temporary total disability		98,395	2,000,502	681,209
Permanent partial disability		1,282	117,881	22,015
Medical aid	18	53,571	713,302	260,484
Hospital maintenance		9,859	441,976	192,606
Pensions		74,833	2,084,741	833,257
Funeral expenses				3,000
Widow's allowances				1,500
Rehabilitation			149,8.	86,833
	18	237,940	5,508,216	2,080,904
Administration		25,817	703,528	337,536
Total expenditure	18	263,757	6,211,744	2,418,440
	24,047	(148,857)	(2,116,130)	1,050,086
Decrease in pension fund liability		50,400	3,679,250	1,422,420
Increase in estimate liability for outstanding claims		(49,600)	(2,316,073)	(778,753)
Excess revenue (expenditure)	24,047	(148,057)	(752,953)	1,693,753
Accumulated class balances (deficit),				
Beginning of year, as restated (Note 6)	98,764	(45,976)	(4,708,569)	2,547,933
End of Year	$ 122,811	$(194,033)	$(5 '61,522)	$ 4,241,686

Class 5 Transportation and Services	Class 6 Provincial Government	Class 7 CNR and Marine Atlantic	Class 8 Canadian Government	Class 9 Northumberland Ferries Ltd.	1989 Totals	1988 Totals
$ 1,055,275	$ 825,414	$ 263,775	$ 283,758	$ 62,086	$ 9,074,037	$ 7,664,929
123,124					1,071,335	670,048
26,934					198,099	6,311
	151,978	33,774	49,583	7,761	243,096	253,425
1,205,333	977,392	297,549	333,341	69,847	10,586,567	8,594,713
221,227	181,201	99,895	50,337	35,338	3,368,104	3,303,763
8,645	74,523	5,406	12,247	1,669	243,668	224,360
80,836	164,350	30,812	56,653	6,750	1,366,776	1,354,302
58,337	86,822	17,275	19,058	6,524	832,457	670,561
361,709	275,785	108,488	141,944	11,805	3,892,562	3,001,316
2,100					5,100	2,900
1,000					2,500	1,000
21,144	42,733	1,899	3,519		305,942	214,303
754,998	825,414	263,775	283,758	62,086	10,017,109	8,772,505
133,885	151,978	33,774	49,583	7,761	1,443,862	1,374,237
888,883	977,392	297,549	333,341	69,847	11,460,971	10,146,742
316,450					(874,404)	(1,552,029)
448,000					5,600,070	
(287,574)					(3,432,000)	
476,876					1,293,666	(1,552,029)
141,101					(1,966,747)	(414,718)
$ 617,977					$ (673,081)	$ (1,966,747)

TABLE 5 A
THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
STATEMENT OF ADMINISTRATION EXPENDITURE
YEAR ENDED DECEMBER 31, 1989

	1989	1988
Salaries - board members	$ 70,898	$ 63,427
- board members' severance benefits		62,374
- staff members	621,420	629,097
Employee benefits	54,082	55,800
Travelling	61,063	53,799
Printing and office supplies	37,771	41,301
Postage	32,526	25,531
Telephone	27,201	20,386
Actuarial fees	3,000	18,196
Audit and legal	47,839	36,780
Depreciation	66,207	61,142
Micro filming records	6,863	25,497
Miscellaneous	59,503	67,347
Rehabilitation	4,169	2,083
Autos	17,840	24,145
Provision for doubtful accounts	80,945	91,932
Occupational health and safety	183,021	37,443
Review Board	9,047	
Building operating costs	60,467	57,957
	1,443,862	1,374,237
Less:		
Portion charged to the Canadian and Provincial Governments, CN Railways, Marine Atlantic and Northumberland Ferries Ltd.	(243,096)	(253,425)
	$ 1,200,766	$ 1,120,812

TABLE 6 **COMPARISON OF CLAIMS, COSTS, AND ASSESSMENTS BY YEARS**

YEAR	FATAL ACCIDENTS	PERMANENT PARTIAL	TEMPORARY TOTAL	MEDICAL AID ONLY	NON COMPENSABLE	CN RAILWAY	CN MARINE	NORTHUMBERLAND FERRIES	FEDERAL GOVERNMENT CLAIMS	PROVINCIAL GOVERNMENT CLAIMS	TOTAL NO. OF CLAIMS	COST OF CLAIMS	ASSESSMENTS
1960	4	13	731	1043	38	62			90	117	1816	306,167.07	370,652,76
1961	3	20	732	1053	108	96			121	145	1896	363,793.01	387,645.84
1962	4	33	841	984	105	72			123	115	1898	448,962.37	444,740.97
1963	4	32	952	1256	198	80			118	116	2410	523,742.00	480,217.00
1964	3	11	983	1288	272	83			120	103	2546	399,914.00	527,993.00
1965	2	20	1122	1249	281	95			181	91	2654	532,617.00	559,703.00
1966	2	14	1182	1121	257	68			116	105	2562	551,880.00	654,521.00
1967	15	21	1180	1151	244	81			112	165	2590	634,542.00	745,171.00
1968	5	17	1065	1115	212	76			103	142	2397	501,789.00	676,782.00
1969	2	22	1038	1096	220	75			97	126	2356	518,678.00	667,421.00
1970	4	27	1134	1142	201	63			101	134	2481	593,838.00	743,543.00
1971	3	20	1254	996	205	86			92	143	2458	677,691.00	800,462.00
1972	4	27	1377	1286	224	86			114	168	2891	845,952.00	968,285.00
1973	2	40	1509	1334	220	85			96	174	3065	1,073,105.00	1,100,835.00
1974	6	26	1470	1489	289	98			130	213	3254	1,152,201.00	1,356,243.00
1975	3	33	1420	1374	339	108			121	214	3136	1,095,140.00	1,801,133.00
1976	5	14	1504	1295	356	94			105	225	3160	1,598,112.00	2,128,153.00
1977	6	20	1517	1502	439	86		10	209	251	3464	1,530,300.00	2,872,485.00
1978	6	31	1813	1642	548	79		3	139	242	4009	2,182,518.00	3,038,539.00
1979	6	27	1872	1688	638	33	60	5	151	249	4204	2,687,547.00	3,301,804.00
1980	10	21	1829	1543	761	29	60	9	128	363	4143	3,651,347.00	3,572,546.00
1981	1	20	1631	1516	494	14	70	14	132	292	3642	3,174,414.00	4,092,791.00
1982	5	37	1505	1387	575	15	75	20	172	482	3472	3,631,133.00	3,478,830.00
1983	3	30	1597	1624	651	12	66	9	139	320	3905	3,177,889.00	4,129,832.00
1984	1	44	1531	1586	668	10	49	15	146	367	3786	3,399,864.00	4,054,946.00
1985	3	39	1794	1671	888	9	44	25	149	444	4356	4,949,475.00	4,170,551.00
1986	1	48	1927	1691	927	10	36	23	117	451	4546	5,549,695.00	5,234,046.00
1987	3	39	2073	1866	1038	10	35	23	127	467	4980	6,453,715.00	4,234,391.00
1988	0	54	2438	2205	1271	7	49	29	160	550	5914	7,241,886.00	5,913,748.00
1989												8,582,012.00	7,558,225.00

TABLE 7
MONTH OF OCCURANCE - 1988

Month	Total Claims	Non Compensable	Medical Aid Only	Temporary Total Disability	Fatal	Temporary Total Disability to Permanent Partial Disability	Medical Aid to Permanent Partial Disability
January	373	79	136	158		6	
February	387	86	124	177		2	1
March	393	83	152	158		5	
April	389	72	161	156		4	1
May	510	92	202	216		9	
June	656	152	264	240		3	1
July	606	131	237	238		5	
August	659	164	225	270		5	1
September	551	139	184	228		4	
October	519	118	175	226		3	1
November	474	76	179	219		2	
December	397	79	166	152			1
TOTALS	5,914	1,271	2,205	2,438		48	6

TABLE 8
LOCALITY OF ACCIDENTS - 1988

County	Total Claims	Non Compensable	Medical Aid Only	Temporary Total Disability	Fatal	Temporary Total Disability to Permanent Partial Disability	Medical Aid to Permanent Partial Disability
Queens	3,136	912	1,107	1,117		19	6
Prince	1,961	287	748	926		21	
Kings	769	64	329	376		8	
Out of Province	48	8	21	19			
TOTALS	5,914	1,271	2,205	2,438		48	6

TABLE 9
WEEKS OF DURATION 1988 ACCIDENTS

In	974 cases	disability terminated less than	1 week after accident
In	531 cases	disability terminated	1 to 2 weeks after accident
In	207 cases	disability terminated	2 to 3 weeks after accident
In	120 cases	disability terminated	3 to 4 weeks after accident
In	79 cases	disability terminated	4 to 5 weeks after accident
In	56 cases	disability terminated	5 to 6 weeks after accident
In	60 cases	disability terminated	6 to 7 weeks after accident
In	35 cases	disability terminated	7 to 8 weeks after accident
In	29 cases	disability terminated	8 to 9 weeks after accident
In	27 cases	disability terminated	9 to 10 weeks after accident
In	12 cases	disability terminated	10 to 11 weeks after accident
In	18 cases	disability terminated	11 to 12 weeks after accident
In	20 cases	disability terminated	12 to 13 weeks after accident
In	25 cases	disability terminated	13 to 14 weeks after accident
In	9 cases	disability terminated	14 to 15 weeks after accident
In	10 cases	disability terminated	15 to 16 weeks after accident
In	11 cases	disability terminated	16 to 17 weeks after accident
In	11 cases	disability terminated	17 to 18 weeks after accident
In	9 cases	disability terminated	18 to 19 weeks after accident
In	9 cases	disability terminated	19 to 20 weeks after accident
In	9 cases	disability terminated	20 to 21 weeks after accident
In	14 cases	disability terminated	21 to 22 weeks after accident
In	8 cases	disability terminated	22 to 23 weeks after accident
In	5 cases	disability terminated	23 to 24 weeks after accident
In	9 cases	disability terminated	24 to 25 weeks after accident
In	7 cases	disability terminated	25 to 26 weeks after accident
In	6 cases	disability terminated	26 to 27 weeks after accident
In	5 cases	disability terminated	27 to 28 weeks after accident
In	6 cases	disability terminated	28 to 29 weeks after accident
In	7 cases	disability terminated	29 to 30 weeks after accident
In	5 cases	disability terminated	30 to 31 weeks after accident
In	1 case	disability terminated	31 to 32 weeks after accident
In	3 cases	disability terminated	32 to 33 weeks after accident
In	3 cases	disability terminated	33 to 34 weeks after accident
In	4 cases	disability terminated	34 to 35 weeks after accident
In	2 cases	disability terminated	35 to 36 weeks after accident
In	2 cases	disability terminated	36 to 37 weeks after accident
In	3 cases	disability terminated	37 to 38 weeks after accident
In	3 cases	disability terminated	38 to 39 weeks after accident
In	1 case	disability terminated	39 to 40 weeks after accident
In	4 cases	disability terminated	40 to 41 weeks after accident
In	2 cases	disability terminated	41 to 42 weeks after accident
In	2 cases	disability terminated	43 to 44 weeks after accident
In	2 cases	disability terminated	44 to 45 weeks after accident
In	2 cases	disability terminated	45 to 46 weeks after accident
In	2 cases	disability terminated	46 to 47 weeks after accident
In	3 cases	disability terminated	47 to 48 weeks after accident
In	1 case	disability terminated	48 to 49 weeks after accident
In	2 cases	disability terminated	50 to 51 weeks after accident

In	2 cases	disability terminated	51 to 52 weeks after accident
In	4 cases	disability terminated	55 to 56 weeks after accident
In	4 cases	disability terminated	56 to 57 weeks after accident
In	1 case	disability terminated	57 to 58 weeks after accident
In	1 case	disability terminated	58 to 59 weeks after accident
In	1 case	disability terminated	59 to 60 weeks after accident
In	2 cases	disability terminated	60 to 61 weeks after accident
In	4 cases	disability terminated	61 to 62 weeks after accident
In	2 cases	disability terminated	62 to 63 weeks after accident
In	3 cases	disability terminated	64 to 65 weeks after accident
In	2 cases	disability terminated	65 to 66 weeks after accident
In	4 cases	disability terminated	66 to 67 weeks after accident
In	1 case	disability terminated	67 to 68 weeks after accident
In	2 cases	disability terminated	69 to 70 weeks after accident
In	2 cases	disability terminated	71 to 72 weeks after accident
In	1 case	disability terminated	72 to 73 weeks after accident
In	2 cases	disability terminated	73 to 74 weeks after accident
In	2 cases	disability terminated	74 to 75 weeks after accident
In	2 cases	disability terminated	75 to 76 weeks after accident
In	1 case	disability terminated	77 to 78 weeks after accident
In	2 cases	disability terminated	78 to 79 weeks after accident
In	1 case	disability terminated	79 to 80 weeks after accident
In	1 case	disability terminated	81 to 82 weeks after accident
In	3 cases	disability terminated	82 to 83 weeks after accident
In	1 case	disability terminated	83 to 84 weeks after accident
In	1 case	disability terminated	85 to 86 weeks after accident
In	2 cases	disability terminated	86 to 87 weeks after accident
In	2 cases	disability terminated	89 to 90 weeks after accident
In	7 cases	disability terminated more than	90 weeks after accident
TOTAL	2,438		

TABLE 10
NATURE OF INJURY - 1988
TEMPORARY TOTAL DISABILITY

Classes	1	2	3	4	5	6	7	8	9	A	Total
100 Amputation		1	5	2	1	1					10
120 Burns - Scalds			41	2	1	3	3	1			51
140 Concussion			4	2				1			7
160 Contusion, Crushing, Bruises		4	180	41	17	30	4	11	1		288
170 Cut, Laceration, Puncture		3	179	44	9	6	7	6			254
172 Dislocation		1	5	4	2				1		13
175 Electric Shock, Electrocution								1			1
178 Fracture		3	62	29	6	9	2	3		4	118
182 Hernia, Rupture			12	4		2					18
185 Scratches - Abrasions		1	86	21	8	4	1	4			125
188 Sprains, Strains		13	691	195	82	216	16	50	8	3	1,274
195 Multiple Injuries		2	34	13	1	7	1	2		1	61
199 Occupational Injury, NEC			4		1						5
203 Burns (Chemical)			19	2	1	3	1		1		27
205 Contagious/Infectious Disease			1								1
215 Dermatitis			16	1	4						21
216 Allergic Condition/Reaction						1		1			2
260 Inflammation/Irritation Muscle		1	67	16	2	12	1	4			103
270 Poisoning, Systemic			11		1	30		1			43
290 Radiation Effects			1		1						2
295 Welder's Flash			8	2							10
560 Diseases of the Nervous System			1	1							2
999 Unclassified or Unidentified					1			1			2
TOTALS		29	1,427	379	138	324	36	86	11	8	2,438

TABLE 11
NATURE OF INJURY - 1988
MEDICAL AID ONLY

Classes	1	2	3	4	5	6	7	8	9	A	Total
120 Burns - Scalds		1	56	1	1	2		2	1		64
160 Contusion, Crushing, Bruises		2	211	60	26	37	1	12	4		353
170 Cut, Laceration, Puncture		3	411	125	24	42	2	16	2	4	629
172 Dislocation			5	2		1					8
175 Electric Shock, Electrocution			1	1							2
178 Fracture			19	8	3	1		1	1		33
182 Hernia, Rupture			1								1
185 Scratches - Abrasions		5	185	86	16	22	3	6	2	1	326
188 Sprains, Strains		5	298	71	34	73	10	20	6		517
195 Multiple Injuries			18	2	3	5	1	2			31
199 Occupational Injury, NEC			3								3
203 Burns (Chemical)			53	5		2		2	1		63
205 Contagious/Infectious Disease				1							1
215 Dermatitis			8	1		2					11
230 Hearing Loss/Impairment			6	1		1					8
260 Inflammation/Irritation Muscle		1	32	8	6	5	1	4		1	58
270 Poisoning, Systemic			7	2		9		2			20
272 Poisoning (Respiratory System)			1								1
290 Radiation Effects					2						2
295 Welder's Flash			9	4	1						14
299 Occupational Illnesses, NEC			1								1
405 Non-Personal Damage Only			30	7	1	10	2	7	1		58
560 Diseases of the Nervous System			1								1
TOTALS		17	1,356	385	117	212	20	74	18	6	2,205

TABLE 12
REGION OF INJURY - 1988
MEDICAL AID ONLY

Classes	1	2	3	4	5	6	7	8	9	A	Total
121 Ear(s) - External			3			1					4
124 Ear(s) - Internal (Hearing)			10	2		3					15
130 Eye(s) - Optic Nerves & Vision		4	208	88	18	24	4	9	3	1	359
140 Face						1					1
141 Jaw (Includes Chin)			2	2							4
144 Mouth			13	5	1			1		1	21
146 Nose			3	5	1						9
148 Face, Multiple Parts			2	1		1					4
149 Face, NEC			10	4							14
150 Scalp			12	4	3	1	1	3			24
160 Skull			2			1					3
198 Head, Multiple				1		1					2
199 Head, NEC		1	11	3	5	1		1	1	1	24
200 Neck		1	28	6	2	4					41
310 Arm(s) - Above Wrist			11		1						12
311 Upper Arm			5	1		3					9
313 Elbow			29	6	2	2	1	3			43
315 Forearm		1	42	7	1	4	1		1		57
318 Arm, Multiple			3								3
319 Arm, NEC			6	2	1	1					10
320 Wrist		1	47	7	6	4	2	1			68
330 Hand		1	118	29	6	15	1	1	1		172
340 Finger(s)		2	331	79	14	35	2	16	1	2	482
398 Upper Extremities, Multiple			15	3		2		1			21
410 Abdomen - Internal Organs			5	1		1					7
420 Back		1	155	28	21	32	4	10	4		255
430 Chest			17	12	3	9		3			44
440 Hips			17	1	1	5		1	1		26
450 Shoulder(s)			38	7	5	8	1	3	1		63
498 Trunk, Multiple			1	1							2
499 Trunk, NEC			1		1						2
510 Leg(s) (Above Ankle)			6	2	2		1				11
511 Thigh			7	5		2		1	1		16
513 Knee			33	22	5	10		8	1	1	80
515 Lower Leg			14	7	3	4		3			31
518 Leg, Multiple			1	1		1					3
519 Leg, NEC		2	8	2	1	1					14
520 Ankle		2	28	14	5	9	1	1	2		62
530 Foot			47	19	2	6	1	3			78
540 Toe(s)		1	28	2	1	1			1		34
598 Lower Extremities, Multiple			4		1	2					7
599 Lower Extremities, NEC			1								1
700 Multiple Parts			23	5	5	9		3			45
800 Body Systems			4			6		2			12
810 Digestive System			1								1
850 Respiratory System			4	1		2					7
880 Other Body Systems			1								1
999 Unclassified			1								1
TOTALS	17	1,356	385	117	212	20	74	18	6	2,205	

TABLE 13
REGION OF INJURY - 1988
TEMPORARY TOTAL DISABILITY

Classes	1	2	3	4	5	6	7	8	9	A	Total
110 Brain			2	1	1			1			5
124 Ear(s) - Internal (Hearing)			2								2
130 Eye(s) - Optic Nerves & Vision		1	62	22	5	5	2	5	1		103
140 Face					1	1		1			3
141 Jaw (Includes Chin)			1	1							2
144 Mouth			2								2
146 Nose			1	1							2
148 Face, Multiple Parts				1	1	1					3
150 Scalp			2	1			1				4
160 Skull			1					1			2
198 Head, Multiple			2								2
199 Head, NEC			3	1	1	1					6
200 Neck			32	11	6	12		1			62
310 Arm(s) - Above Wrist			5		1	1					7
311 Upper Arm			3		1	2		1			7
313 Elbow			38	8		7					53
315 Forearm		1	14	3		2	2				22
318 Arm, Multiple			4		2			1			7
319 Arm, NEC			6	3		2		1			12
320 Wrist		1	59	17	3	3	1	2			86
330 Hand		1	68	14	3	2	2	1		1	92
340 Finger(s)		5	216	32	8	11	5	4	2		283
398 Upper Extremities, Multiple			30	4	4	2	3				43
399 Upper Extremities, NEC			1								1
410 Abdomen - Internal Organs		1	7	1		3			1		13
420 Back		10	442	111	49	141	7	35	6	1	802
430 Chest		1	37	14	5	3		2			62
440 Hips			33	8	4	11	1	1			58
450 Shoulder(s)		2	67	15	5	32		5			126
498 Trunk, Multiple			4	1	1						6
499 Trunk, NEC			3	1							4
510 Leg(s) (Above Ankle)		1	4	2				1			8
511 Thigh		1	8	1	1						11
513 Knee		2	63	31	9	8		4		1	118
515 Lower Leg			15	9	4	1		4			33
518 Leg, Multiple				2	1			1			4
519 Leg, NEC			7	1	1	1	1				11
520 Ankle		1	56	26	8	15	5	4	1	2	118
530 Foot		1	48	16	5	6	2	3		2	83
540 Toe(s)			15	5	1	1	2	2			26
598 Lower Extremities, Multiple			4	1	1	6	2				14
599 Lower Extremities, NEC			1								1
700 Multiple Parts			46	14	4	14		3		1	82
800 Body Systems			6		1	29					36
840 Nervous System			1								1
850 Respiratory System			6		1	1		2			10
TOTALS		29	1,427	379	138	324	36	86	11	8	2,438

TABLE 14
CAUSE OF ACCIDENTS - 1988

Cause		Total Claims	Non Compensable	Medical Aid Only	Temporary Total Disability	Fatal	Temp. Tot. Dis. resulting in Perm. Part. Dis.	Medical Aid resulting in Perm. Part. Dis.
000	**Striking Against And Stepping On**							
001	Tools	32	2	21	9			
002	Machinery	114	13	59	42		4	
003	Belts, Pulleys, Chains, etc.	10	2	4	4			
004	Working Materials	114	5	76	33			
005	Nails and Spikes	42	1	25	16			
006	Building and Structures	40	11	18	11			
007	Working Surfaces	20	4	12	4			
099	Miscellaneous	137	18	92	27			
	Total	509	56	307	146		4	
100	**Struck By**							
101	Tools	301	15	204	82			
102	Machinery	25	3	9	13		1	
103	Belts, Pulleys, Chains, etc.	4	1	3				
104	Hoisting/Conveying Apparatus	9		4	5			
105	Automobiles or Trucks	8		4	4			
106	Tractors, Loadmobiles, etc.	17		5	12			
111	Man-Powered Vehicles & Craft	7		3	4			
112	Objects Thrown Back by Tools	3		1	2			
113	Objects Thrown Back by Mach.	10		7	3			
114	Objects Being Hoisted/Conveyed	7	2	3	2			
115	Objects Falling in Mines	1			1			
116	Mat. Handled by Fellow Worker	13	1	7	5			
117	Mat. Handled by Victim	457	30	270	157		1	
118	Mat. Falling From Loads, etc.	26	3	13	10			
119	Any Other Person	11	4	5	2			
120	Animals	16		7	9		1	
121	Falling Trees or Limbs	11	1	4	6			
122	Landslides or Cave-Ins	3		2	1			
123	Flying Particles	82	3	59	20		1	
199	Miscellaneous	87	8	46	33			
	TOTAL	1,098	71	656	371		4	

TABLE 14 (cont'd)
CAUSE OF ACCIDENTS - 1988

Cause		Total Claims	Non Compensable	Medical Aid Only	Temporary Total Disability	Fatal	Temp. Tot. Dis. resulting in Perm. Part. Dis.	Medical Aid resulting in Perm. Part. Dis.
200	**Caught In, On or Between**							
201	Machinery	59	1	26	32		2	
202	Belts, Pulleys, Chains, etc.	24	1	9	14			
203	Hoisting/Conveying Apparatus	15	1	6	8		2	
204	Buildings and Structures	21	4	10	7			
205	Automobiles and Trucks	11	1	3	7			
206	Tractors, Loadmobiles, etc.	7		2	5		1	
210	Miscellaneous Vehicles/Craft	3		1	2			
211	Materials in Use or Stored	36	4	14	18			
212	Objects in Water	1			1			
299	Miscellaneous Objects, N.E.C.	51	1	26	24			
	TOTAL	228	13	97	118		5	
300	**Collisions, Derailments, etc.**							
303	Involving Automobiles & Trucks	30	10	9	11			
304	Involving Tractors, etc.	3		1	2			
308	Involving other Transportation	1	1					
	TOTAL	34	11	10	13			
400	**Falls/Slips — same levels**							
401	Due to Rough Ground Surfaces	31	2	11	18			
402	Due to Collapse of Resistance	12	5	4	3			
403	Due to Tripping/Stepping on	132	15	37	80			
404	Due to Slippery Surfaces	331	67	89	175		4	
405	Due to Handling Materials	103	9	35	59		2	
406	Due to Operating Machines	1		1				
407	Due to Physical Condition	6	3	3				
408	Due to Moving Vehicles	1	1					
449	Miscellaneous	25	3	11	11		1	
451	From Ladders or Stairs	123	12	44	67		2	
452	From Scaffolds and Stagings	18		5	13		2	
453	From Platforms, Ramps, etc.	86	15	28	43			
454	From Buildings, Roofs & Towers	12		4	8			
456	From Poles, Trees, Logs, etc.	6	1	2	3			
457	From Stockpiles and Loads	3		1	2			
459	From Other Moving Vehicles	6	1	3	2			
461	Into Shafts, Pits, Excavations	4		2	2		2	
499	Miscellaneous Falls	25	2	10	13			
	TOTAL	925	136	290	499		13	

TABLE 14 (cont'd)
CAUSE OF ACCIDENTS - 1988

Cause		Total Claims	Non Compensable	Medical Aid Only	Temporary Total Disability	Fatal	Temp. Tot. Dis. resulting in Perm. Part. Dis.	Temp. Tot. Dis. resulting in Perm. Part. Dis.
500	**Conflagrations, Temp. Extremes**							
502	Exposure to Welding Flashes	27	2	15	10			
503	Exposure to Cold	5	2	1	2			
504	Exposure to Steam/Hot Vapours	14	4	3	7			
505	Exposure to Hot Liquids/Metal	50	3	21	26			
549	Exposure to Heat/Hot Substance	57	7	32	18			
555	Explosion of Liquid Air, etc.	2		1	1			
599	Other Explosions	2		1	1			
	TOTAL	157	18	74	65			
600	**Inhalation, Contact, etc.**							
601	Exposure to Acids, Alkalis	74	1	51	22			
602	Exposure to Poisonous Gases	3		1	2			
604	Exposure-Poisonous Vegetation	1		1				
605	Exposure-Radioactive Substance	2		1	1			
606	Industrial Diseases, N.E.C.	51	10	16	25			5
699	Exposure to Misc. Agencies	88	14	30	44			
	TOTAL	219	25	100	94			5
700	**Contact with Electrical Current**							
701	Lightning Accidents	1			1			
702	Exposure/Contact - Electricity	4		3	1			
	TOTAL	5		3	2			
800	**Over-Exertion**							
801	Over-Exertion	1,209	159	267	783		12	
802	Bodily Reaction	409	45	125	239		8	1
803	Rubbed or Abraded	322	16	228	78			
	TOTAL	1,940	220	620	1,100		20	1
900	**Miscellaneous Accident Types**							
901	Violence	82	42	19	21		1	
902	Bites, Stings, etc.	29	7	19	3			
903	Infection, N.E.C.	2	1		1			
999	Miscellaneous	686	671	10	5		1	
	TOTAL	799	721	48	30		2	
	TOTAL	5,914	1,271	2,205	2,438		48	6